

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Title: SYSTEMS AND METHODS FOR ACCRETING REMARKETABLE CONVERTIBLE SECURITIES

K&L Gates LLP
Pittsburgh, PA 15222
September 16, 2010

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action mailed March 16, 2010 (“the Office Action”) in connection with the above-identified application, Applicants respond as follows, wherein:

Remarks begin on page 5.